

**Information to identify the case:**

Debtor 1	<u>Letitia T Pellot</u>	Social Security number or ITIN	xxx-xx-3974
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number:	17-17483-JNP		

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Letitia T Pellot

8/4/22

**By the court:** Jerrold N. Poslusny Jr.  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
Letitia T Pellot  
Debtor

Case No. 17-17483-JNP  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin

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Date Rcvd: Aug 04, 2022

Form ID: 3180W

Total Noticed: 38

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 06, 2022:

Recip ID	Recipient Name and Address
db	+ Letitia T Pellot, 337 Chancellor Drive, Deptford, NJ 08096-5170
cr	+ Specialized Loan Servicing LLC, PO Box 60535, City of Industry, CA 91716-0535
cr	+ The Villages at Rittenhouse Homeowner Association, Rebecca D. Boudwin, Esquire, Comegno Law Group, P.C., 521 Pleasant Valley Ave, Moorestown, NJ 08057-3209
516765296	Camden City, P.O. Box 95120, City Hall, Room 105, 6th Market Street, Camden, NJ 08101-5120
517104869	+ City of Camden, Dept. of Revenue & Collections, c/o Office of the City Attorney, Suite 419 - City Hall, 520 Market Street Camden, NJ 08102-1300
517107419	+ City of Camden, Water & Sewer, c/o Office of the City Attorney, Suite 419 - City Hall, 520 Market Street Camden, NJ 08102-1300
516765301	+ Comegno Law Group, 521 Pleasant Valley Avenue, Moorestown, NJ 08057-3209
516765302	+ Fortiva/Atlanticus, Po Box 10555, Atlanta, GA 30310-0555
516765303	+ Home Furnish, Attention: Legal, 5324 Virginia Beach Boulevard, Virginia Beach, VA 23462-1828
516997503	JPMorgan Chase Bank N.A., Chase Records Center Attn: Correspondenc, Mail Code LA4-5555, 700 Kansas Lane Monroe LA 71203
516765304	+ Lakia Jenkins, 3715 Camden Avenue, Pennsauken, NJ 08110-2228
518962904	+ Legacy Mortgage Asset Trust 2020-GS4, c/o Frenkel Lambert Weiss, Weisman & Gordon, LLP, 80 Main St, Ste 460, West Orange, NJ 07052-5414
518962905	+ Legacy Mortgage Asset Trust 2020-GS4, c/o Frenkel Lambert Weiss, Weisman & Gordon, LLP, 80 Main St, Ste 460, West Orange, NJ 07052 Legacy Mortgage Asset Trust 2020-GS 07052-5414
516765305	+ Royal Court Homeowners Assoc, 100 Senate Court, Camden, NJ 08103-1009
516765306	Slomin Security, PO Box 1886, Hicksville, NY 11802-1886
516816803	+ The Villages at Rittenhouse Homeowners Association, c/o Rebecca D. Boudwin, Esq., 521 Pleasant Valley Avenue, Moorestown, NJ 08057-3209
516765309	+ Village at Rittenhouse Homeowner's assoc, 125 sixth avenue suite 201, Mount Laurel, NJ 08054-1801

TOTAL: 17

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Aug 04 2022 20:38:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Aug 04 2022 20:38:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
516765297	+ EDI: CAPITALONE.COM	Aug 05 2022 00:33:00	Capital One, Po Box 30285, Salt Lake City, UT 84130-0285
516991994	EDI: Q3G.COM	Aug 05 2022 00:33:00	Department Stores National Bank, c/o Quantum3 Group LLC, PO Box 657, Kirkland, WA 98083-0657
518864666	+ Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	Aug 04 2022 20:38:00	Goldman Sachs Mortgage Company, Serviced by Select Portfolio Servicing,, PO Box 65250, Salt Lake City, UT 84165-0250
518864667	+ Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	Aug 04 2022 20:38:00	Goldman Sachs Mortgage Company, Serviced by Select Portfolio Servicing,, PO Box 65250, Salt Lake City, UT 84165-0250, Goldman Sachs

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			Mortgage Company, Serviced by Select Portfolio Servicing,
516765299	EDI: JPMORGANCHASE	Aug 05 2022 00:33:00	Chase Card Services, Correspondence Dept, Po Box 15278, Wilmington, DE 19850
516765300	EDI: JPMORGANCHASE	Aug 05 2022 00:33:00	Chase Mtg, Po Box 24696, Columbus, OH 43224
516992902	EDI: JPMORGANCHASE	Aug 05 2022 00:33:00	JPMorgan Chase Bank, National Association, C/O CHASE RECORDS CENTER, ATTENTION: CORRESPONDENCE MAIL, MAIL CODE: LA4-5555, 700 KANSAS LANE, MONROE, LOUISIANA 71203
517030321	EDI: JPMORGANCHASE	Aug 05 2022 00:33:00	JPMorgan Chase Bank, National Association, c/o Chase Records Center, Attn: Correspondence Mail, Mail Code LA4-5555, 700 Kansas Lane, Monroe, LA 71203
516765298	EDI: JPMORGANCHASE	Aug 05 2022 00:33:00	Chase, Attn: Correspondence Dept, Po Box 15298, Wilmington, DE 19850
517006455	EDI: PRA.COM	Aug 05 2022 00:33:00	Portfolio Recovery Associates, LLC, c/o Capital One Bank, N.a., POB 41067, Norfolk VA 23541
517412648	+ Email/Text: bkelectronicnoticecourtmail@computershare.com	Aug 04 2022 20:37:00	Specialized Loan Servicing LLC, 6200 S. Quebec Street, Greenwood Village, CO 80111-4720
519201238	+ Email/Text: bkelectronicnoticecourtmail@computershare.com	Aug 04 2022 20:37:00	Specialized Loan Servicing LLC, 6200 S. Quebec St., Greenwood Village, Colorado 80111-4720
519201239	+ Email/Text: bkelectronicnoticecourtmail@computershare.com	Aug 04 2022 20:37:00	Specialized Loan Servicing LLC, 6200 S. Quebec St., Greenwood Village, Colorado 80111, Specialized Loan Servicing LLC, 6200 S. Quebec St., Greenwood Village, Colorado 80111-4720
516765307	+ Email/Text: bkelectronicnoticecourtmail@computershare.com	Aug 04 2022 20:37:00	Specialized Loan Servicing/SLS, Attn: Bankruptcy, Po Box 636005, Littleton, CO 80163-6005
516765308	Email/Text: TFS_Agency_Bankruptcy@toyota.com	Aug 04 2022 20:37:00	Toyota Motor Credit Co, Toyota Financial Services, Po Box 8026, Cedar Rapids, IA 52408
516793520	+ Email/Text: bkelectronicnoticecourtmail@computershare.com	Aug 04 2022 20:37:00	The Bank of New York Mellon, Trustee (See 410), C/O Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300, Highlands Ranch, Colorado 80129-2386
516765310	+ EDI: CITICORP.COM	Aug 05 2022 00:33:00	Visa Dept Store National Bank, Attn: Bankruptcy, Po Box 8053, Mason, OH 45040-8053
516932448	+ EDI: WFHOME	Aug 05 2022 00:33:00	Wells Fargo Bank, N.A., Attn: Default Document Processing, MAC# N9286-01Y, 1000 Blue Gentian Road, Eagan, MN 55121-1663
516765311	EDI: WFFC.COM	Aug 05 2022 00:33:00	Wells Fargo Home Mortgage, Written Correspondence Resolutions, Mac#2302-04e- Pob 10335, Des Moines, IA 50306

TOTAL: 21

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
517412649	*+	Specialized Loan Servicing LLC, 6200 S. Quebec Street, Greenwood Village, CO 80111-4720
517083761	*+	The Bank of New York Mellon Trustee (See 410), c/o Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300, Highlands Ranch, Colorado 80129-2386
516765295	##+	Buckley Madole, 99 Wood Avenue South Suite 803, Iselin, NJ 08830-2713

TOTAL: 0 Undeliverable, 2 Duplicate, 1 Out of date forwarding address

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## NOTICE CERTIFICATION

**I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Aug 06, 2022

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

**The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 4, 2022 at the address(es) listed below:**

Name	Email Address
Brian C. Nicholas	on behalf of Creditor The Bank of New York Mellon f/k/a The Bank of New York as Trustee for CWHEQ Inc., Home Equity Loan Asset Backed Certificates, Series 2006-S10 bnicholas@kmlawgroup.com, bkgroup@kmlawgroup.com
Denise E. Carlon	on behalf of Creditor Specialized Loan Servicing LLC dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Douglas J. McDonough	on behalf of Creditor Legacy Mortgage Asset Trust 2020-GS4 dmcDonough@flwlaw.com
Douglas J. McDonough	on behalf of Creditor Goldman Sachs Mortgage Company dmcdonough@flwlaw.com
Isabel C. Balboa	on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com summarymail@standingtrustee.com
Isabel C. Balboa	ecfmail@standingtrustee.com summarymail@standingtrustee.com
Joseph J. Rogers	on behalf of Debtor Letitia T Pellet jjresq@comcast.net jjrogers0507@gmail.com
Melissa N. Licker	on behalf of Creditor JPMORGAN CHASE BANK NATIONAL ASSOCIATION mlicker@hillwallack.com, HWBKnewyork@ecf.courtdrive.com
Phillip Andrew Raymond	on behalf of Creditor JPMORGAN CHASE BANK NATIONAL ASSOCIATION phillip.raymond@mccalla.com, mccallaecf@ecf.courtdrive.com
R. A. Lebron	on behalf of Creditor JPMORGAN CHASE BANK NATIONAL ASSOCIATION bankruptcy@fskslaw.com
Rebecca Ann Solarz	on behalf of Creditor Specialized Loan Servicing LLC rsolarz@kmlawgroup.com
Rebecca Diane Boudwin	on behalf of Creditor The Villages at Rittenhouse Homeowner Association rboudwin@brrllaw.com
Robert P. Saltzman	on behalf of Creditor Specialized Loan Servicing LLC dnj@pbslaw.org
Sean M. O'Brien	on behalf of Creditor Legacy Mortgage Asset Trust 2020-GS4 DMcDonough@flwlaw.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov
William M.E. Powers	on behalf of Creditor Specialized Loan Servicing LLC ecf@powerskirn.com
William M.E. Powers	on behalf of Creditor Wells Fargo Bank N.A. ecf@powerskirn.com

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William M.E. Powers, III

on behalf of Creditor Specialized Loan Servicing LLC ecf@powerskirn.com

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